

Information to identify the case:

Debtor 1:	Dwana K. Rivera	Social Security number or ITIN:	xxx-xx-4485
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 4/11/14
Case number:	14-17130-RG	Date case converted to chapter:	7 6/5/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dwana K. Rivera	
2. All other names used in the last 8 years	aka Dwana K. James	
3. Address	180 Lafayette Ave. Apt. 2-I Passaic, NJ 07055	
4. Debtor's attorney Name and address	John J. Scura III Scura, Wigfield, Heyer & Stevens, LLP 1599 Hamburg Turnpike PO Box 2031 Wayne, NJ 07470	Contact phone (973) 696-8391
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Dwana K. Rivera**

Case number **14-17130-RG**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/12/18
7. Meeting of creditors	July 12, 2018 at 10:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 9/10/18
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Dwana K. Rivera
 Debtor

Case No. 14-17130-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 33

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db +Dwana K. Rivera, 180 Lafayette Ave., Apt. 2-I, Passaic, NJ 07055-4736
 aty +David E. Sklar, Scura Wigfield Heyer & Stevens LLP, 1599 Hamburg Turnpike,
 Wayne, NJ 07470-4093
 aty +David L. Stevens, Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike,
 Wayne, NJ 07470-4093
 tr +Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 514706694 ++AMERILLOAN DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111
 (address filed with court: Amerilloan, 3531 P. Street NW, Miami, OK 74355)
 514775714 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514706698 +Clerk, Passaic County Courthouse, 77 Hamilton Street, Paterson, NJ 07505-2040
 514706697 +Clerk, Passaic County Courthouse, Special Civil, 77 Hamilton Street, 1st Floor,
 Paterson, NJ 07505-2018
 514706700 Demarco A. James, 153 Carlisle Terrace, Plainfield, NJ 07062-1503
 514706703 Griffin Alexander, P.C., 415 Route 10, Suites 6-8, Randolph, NJ 07869
 514964126 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
 P.O. Box 630267, Irving, TX 75063)
 514706707 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 514706708 +Nelson Diaz, Esq., Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
 514706710 #Presidential Towers Condo, C/O Community Management Corp., 1030 Clifton Ave. 205,
 Clifton, NJ 07013-3522
 514862183 Presidential Towers Condominium Association, Inc., c/o Griffin Alexander, P.C.,
 415 Route 10, Suites 6-8, Randolph, NJ 07869
 514706711 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 514706712 +USFastCash, 3531 P Street NW, PO Box 111, Miami, OK 74355-0111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jscura@scuramealey.com Jun 12 2018 22:40:14 John J. Scura, III,
 Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, PO Box 2031,
 Wayne, NJ 07470
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2018 22:41:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514904565 +EDI: AFNIRECOVERY.COM Jun 13 2018 02:28:00 Afni, Inc, PO Box 3667,
 Bloomington, IL 61702-3667
 514706693 +EDI: AFNIRECOVERY.COM Jun 13 2018 02:28:00 Afni, Inc., Po Box 3427,
 Bloomington, IL 61702-3427
 514747485 EDI: AIS.COM Jun 13 2018 02:28:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514706695 +EDI: TSYS2.COM Jun 13 2018 02:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 514706696 EDI: CAPITALONE.COM Jun 13 2018 02:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 514905618 EDI: CAPITALONE.COM Jun 13 2018 02:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514706699 +EDI: CCS.COM Jun 13 2018 02:28:00 Credit Coll, Po Box 9136, Needham, MA 02494-9136
 514706701 +EDI: GMACFS.COM Jun 13 2018 02:28:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677
 514706702 +EDI: RMSC.COM Jun 13 2018 02:28:00 Gecrb/jcp, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 514706705 +EDI: MID8.COM Jun 13 2018 02:28:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 514995738 EDI: PRA.COM Jun 13 2018 02:28:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 514706709 +EDI: PRA.COM Jun 13 2018 02:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 514776441 EDI: Q3G.COM Jun 13 2018 02:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516226050* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096,
 Dallas, Texas 75261-9741)
 514706706* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage Ll, PO box 619096, Dallas TX 75261-9741)

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 33

Date Rcvd: Jun 12, 2018

514706704 ##+Law Offices Of David M. Schlachter, 579 Main Avenue, Passaic, NJ 07055-4921

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 12, 2018 at the address(es) listed below:

David E. Sklar on behalf of Debtor Dwana K. Rivera dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
David L. Stevens on behalf of Debtor Dwana K. Rivera dstevens@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scurameale
y.com;dmedina@scura.com
Dean L. Semer on behalf of Creditor Presidential Towers CAI attorneys@lawgapc.com
Denise E. Carlon on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
John J. Scura, III on behalf of Debtor Dwana K. Rivera jscura@scuramealey.com,
ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;dsklar@scuramealey.com;dmedina@scura.com;
jscura@scura.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC
NJ_ECF_Notices@buckleymadole.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com
TOTAL: 11